

## Information to identify the case:

Debtor 1:	<b>Robin Ellen Sickles</b>	Social Security number or ITIN:	xxx-xx-8109
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 6/4/18
Case number:	18-21315-MBK	Date case converted to chapter:	7 3/8/19

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robin Ellen Sickles	
2. All other names used in the last 8 years		
3. Address	404 1/2 1st Avenue Manasquan, NJ 08736	
4. Debtor's attorney Name and address	William H. Oliver, Jr. William H. Oliver, JR 2240 State Highway 33 Suite 112 Neptune, NJ 07753	Contact phone 732-988-1500
5. Bankruptcy trustee Name and address	Bunce Atkinson Atkinson & DeBartolo 2 Bridge Ave., PO Box 8415 Bldg. 2, 3rd Floor Red Bank, NJ 07701	Contact phone (732) 530-5300

For more information, see page 2 &gt;

Debtor **Robin Ellen Sickles**

Case number **18-21315-MBK**

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 3/11/19
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<b>7. Meeting of creditors</b>	<b>April 10, 2019 at 09:00 AM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 6/10/19</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
<b>You must file a complaint:</b>		
<ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul>		
<b>You must file a motion:</b>		
<ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>		
<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>		
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<b>Deadline to object to exemptions:</b>		
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors		
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<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Robin Ellen Sickles  
 Debtor

Case No. 18-21315-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Mar 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2019.

db Robin Ellen Sickles, 404 1/2 1st Avenue, Manasquan, NJ 08736  
 517572315 +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
 517572316 +Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
 517572320 +KML Law Group, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812  
 517615099 +NJCLASS, POB 548, Trenton, NJ 08625-0548  
 517572321 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,  
 P.O. Box 245, Trenton, NJ 08695-0245)  
 517572323 +State Of Nj Student As, 4 Quakerbridge Plz, Trenton, NJ 08619-1241  
 517572322 +State of New Jersey, Dept of Labor & Workforce, P.O. Box 951, Trenton, NJ 08625-0951

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bkwo1iver@aol.com Mar 12 2019 00:24:01 William H. Oliver, Jr.,  
 William H. Oliver, JR, 2240 State Highway 33, Suite 112, Neptune, NJ 07753  
 tr +EDI: BB DATKINSON Mar 12 2019 03:58:00 Bunce Atkinson, Atkinson & DeBartolo,  
 2 Bridge Ave., PO Box 8415, Bldg. 2, 3rd Floor, Red Bank, NJ 07701-8415  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 12 2019 00:25:25 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 12 2019 00:25:23 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517689602 EDI: GMACFS.COM Mar 12 2019 03:58:00 Ally Capital, PO Box 130424,  
 Roseville MN 55113-0004  
 517572313 +EDI: GMACFS.COM Mar 12 2019 03:58:00 Ally Financial, PO Box 380901,  
 Bloomington, MN 55438-0901  
 517572314 EDI: BANKAMER.COM Mar 12 2019 03:58:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998  
 517687588 +EDI: BANKAMER2.COM Mar 12 2019 03:58:00 Bank of America, Attn: Perry L Gibson,  
 100 North Tryon St., NC1-007-31-05, Charlotte, NC 28255-0001  
 517667409 EDI: BANKAMER.COM Mar 12 2019 03:58:00 Bank of America, N.A., PO Box 31785,  
 Tampa, FL 33631-3785  
 517678331 EDI: BANKAMER.COM Mar 12 2019 03:58:00 Bank of America, N.A., Bank of America,  
 P.O. Box 31785, Tampa, FL 33631-3785  
 517572318 EDI: CAPITALONE.COM Mar 12 2019 03:58:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 517572317 +EDI: CAPITALONE.COM Mar 12 2019 03:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 517671136 EDI: CAPITALONE.COM Mar 12 2019 03:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 517572319 EDI: IRS.COM Mar 12 2019 03:58:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 517683357 +EDI: AIS.COM Mar 12 2019 03:58:00 Verizon, by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 309A

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Total Noticed: 23

Date Rcvd: Mar 11, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Robin Ellen Sickles bkwoliver@aol.com,  
R59915@notify.bestcase.com  
William M.E. Powers on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com  
William M.E. Powers on behalf of Creditor BANK OF AMERICA, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com  
TOTAL: 10